

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION**

**IN RE:**

**EDUARDO ENRIQUE FIGUEROA, JR.  
STEPHANIE DELGADO FIGUEROA**  
Debtor(s)

**CASE NO.: 6:15-bk-  
CHAPTER 13**

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**CHAPTER 13 PAYMENT PLAN**

COMES NOW, the Debtor(s) and files this Chapter 13 Plan. The projected disposable income(s) of the Debtor(s) are submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor(s) shall pay the following sums to the Chapter 13 Standing Trustee:

**Plan Payments**

<b><u>Payment Number</u></b>	<b><u>Amount of Monthly Payment</u></b>	<b><u>Due Dates</u></b>
<b>01-60</b>	<b>\$1,350.00</b>	<b>Feb 26, 2015 – Jan 26, 2020</b>

The Debtor(s) shall mail a **Money Order** or **Cashier's Check** to Laurie K. Weatherford, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103; with the Debtor(s) name and case number indicated clearly thereon or make payments online through **TFS Bill Pay** by the due dates for payments as set for the above.

**PAYMENT OF CLAIMS THROUGH THE PLAN**

**Priority Claims**

The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee and

<b><u>Priority Creditor (Claim)</u></b>	<b><u>Claim Amount</u></b>	<b><u>Payment Amount/Month</u></b>
Debtor's Attorney (Balance of Fees)	\$3,650.00	See Attached Spreadsheet
Debtor's Attorney (Monitoring Fees)	\$1,350.00	See Attached Spreadsheet

**Secured Claims**

<b><u>Secured Creditor (Claim)</u></b>	<b><u>Claim Amount</u></b>	<b><u>Payment Amount/Month</u></b>
SunTrust Bank (2012Kia Rio)	\$13,086.00 @5.25%	See Attached Spreadsheet
Kia Motors (2015 Kia Sorento)	\$34,152.28 @5.25%	See Attached Spreadsheet

**Secured Arrearage (Includes Gap Payment)**

<b><u>Secured Creditor (Claim)</u></b>	<b><u>Claim Amount</u></b>	<b><u>Payment Amount/Month</u></b>
None		

**Property to Be Surrendered**

None

**Creditors have 90 days from confirmation to file any deficiency claims; otherwise, the property is deemed to have been surrendered in full satisfaction of the debt owing. The Stay is lifted to any secured creditor whose property is being surrendered upon confirmation.**

**Valuation of Security/Mortgages to be Valued/Stripped**

<b><u>Name of Creditor</u></b>	<b><u>Claim Amount</u></b>	<b><u>Value</u></b>	<b><u>Unsecured Amount</u></b>
None			

**Executory Contracts**

**The following Executory Contracts are assumed:** Concord Management, Residential Lease  
**The following Executory Contracts are rejected:** None

**Unsecured Creditors** whose claims are allowed shall receive a pro rate share of the balance of the funds remaining after payments to Priority and Secured Creditors are made.

Approximate percentage: **9.33%** (\$14,088.40)

**OTHER PROVISION REGARDING INCOME TAX REFUNDS,  
INCOME TAX RETURNS, AND/OR INCREASED INCOME**

The Debtor(s) are required to turnover any and all income tax refunds to the Chapter 13 Standing Trustee for the benefit of the Debtor(s) general unsecured creditors for the duration of this case. The Debtor(s) shall mail any and all tax refunds to the Chapter 13 Standing Trustee's payment address: Laurie K. Weatherford, Chapter 13 Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor(s) shall put their name and case number on the face of any refund checks before mailing them to the Trustee. **The Debtor(s) shall endorse the back of the refund checks with their name and the words "made payable to Laurie K. Weatherford, Trustee".**

The Debtor(s) are required to provide the Chapter 13 Trustee with copies of all income tax returns filed each year and for the duration of this case. The Debtor(s) shall mail a copy of the returns for each year on or before April 30<sup>th</sup>, to the Law Offices of K. Hunter Goff via fax: 407-898-8226 or via email: [kathleen@khuntergoffpa.com](mailto:kathleen@khuntergoffpa.com), and to the Chapter 13 Trustee at the address of Post Office Box 3450, Winter Park, FL 32790.

The Debtor(s) are further required to file all tax returns timely and to pay any taxes due for the duration of this case. Proofs of payment of all post-petition taxes are required.

If the Debtor(s) income increases during the pendency of this Chapter 13 Case, the Debtor(s) must commit the excess disposable income to the Plan for the benefit of the Debtor's creditors.

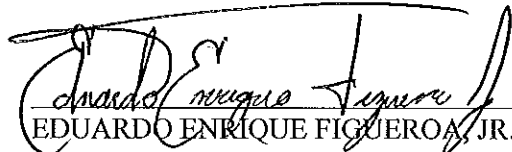
**DECLARATION**

I/We, Eduardo Enrique, Jr. and Stephanie Delgado Figueroa, Debtor(s) in the above styled case, declare under penalty of perjury, that I have read the forgoing Chapter 13 Plan and that it is true and correct to the best of my knowledge, information, and belief.

1/26/15  
DATE

1/26/15  
DATE

1/27/15  
DATE

  
EDUARDO ENRIQUE FIGUEROA, JR.

  
STEPHANIE DELGADO FIGUEROA

//s// K. Hunter Goff  
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